

SHBP and TAX\$AVE
FALL 2004 OPEN ENROLLMENT CHECK MESSAGES

Pay Period #18 (August 27). HEADS UP

THE ANNUAL OPEN ENROLLMENT PERIOD OF THE STATE HEALTH BENEFITS PROGRAM (SHBP) AND THE NEW JERSEY STATE EMPLOYEES TAX SAVINGS PROGRAM (TAX\$AVE) ARE COMING IN OCTOBER. THE OPEN ENROLLMENTS WILL TAKE PLACE FROM OCTOBER 1, 2004 THROUGH NOVEMBER 1, 2004. LOOK FOR MORE INFORMATION ABOUT THESE IMPORTANT EVENTS WITH YOUR NEXT TWO PAYCHECKS.

Pay Period #19 (September 10). OPEN ENROLLMENT ANNOUNCEMENT

THE OPEN ENROLLMENT PERIOD FOR THE STATE HEALTH BENEFITS PROGRAM (SHBP) AND THE NEW JERSEY STATE EMPLOYEES TAX SAVINGS PROGRAM (TAX\$AVE) FOR STATE EMPLOYEES BEGINS ON OCTOBER 1 AND ENDS ON NOVEMBER 1, 2004. ELIGIBLE EMPLOYEES CAN ENROLL IN, CHANGE, OR ADD DEPENDENTS FOR HEALTH, PRESCRIPTION DRUG, AND DENTAL COVERAGE OR ENROLL IN ANY OF THE TAX-SAVINGS PLANS OFFERED UNDER TAX\$AVE. **YOU SHOULD HAVE BEEN GIVEN TAX\$AVE OPEN ENROLLMENT LITERATURE WITH TODAY'S PAYCHECK.** IF YOU DID NOT RECEIVE IT, CONTACT YOUR BENEFITS ADMINISTRATOR. SHBP INFORMATION WILL BE DISTRIBUTED WITH YOUR NEXT PAYCHECK.

PP #20 (September 24). OPEN ENROLLMENT ANNOUNCEMENT #2

THE OPEN ENROLLMENT PERIOD FOR THE STATE HEALTH BENEFITS PROGRAM (SHBP) AND THE NEW JERSEY STATE EMPLOYEES TAX SAVINGS PROGRAM (TAX\$AVE) FOR STATE EMPLOYEES BEGINS ON OCTOBER 1 AND ENDS ON NOVEMBER 1, 2004. ELIGIBLE EMPLOYEES CAN ENROLL IN, CHANGE, OR ADD DEPENDENTS FOR HEALTH, PRESCRIPTION DRUG, AND DENTAL COVERAGE OR ENROLL IN ANY OF THE TAX-SAVINGS PLANS OFFERED UNDER TAX\$AVE. **YOU SHOULD HAVE BEEN GIVEN STATE HEALTH BENEFITS PROGRAM OPEN ENROLLMENT LITERATURE WITH TODAY'S PAYCHECK.** IF YOU DID NOT RECEIVE IT, CONTACT YOUR BENEFITS ADMINISTRATOR. ANY SHBP CHANGES YOU MAKE WILL BE EFFECTIVE ON DECEMBER 25, 2004.

PP #21 (October 8). REMINDER ANNOUNCEMENT

A REMINDER THAT THE ANNUAL OPEN ENROLLMENT PERIOD FOR THE STATE HEALTH BENEFITS PROGRAM (SHBP) AND THE NEW JERSEY STATE EMPLOYEES TAX SAVINGS PROGRAM (TAX\$AVE) ARE UNDER WAY AND CONTINUES THROUGH NOVEMBER 1. YOU CAN ENROLL IN OR CHANGE HEALTH, PRESCRIPTION DRUG, AND DENTAL PLANS OR ADD

DEPENDENTS DURING THIS PERIOD. ANY SHBP CHANGES YOU MAKE WILL BE EFFECTIVE ON DECEMBER 25, 2004. UNDER TAX\$AVE, YOU MAY SET ASIDE PRE-TAX MONEY FOR ELIGIBLE, UNREIMBURSED MEDICAL, DENTAL, PRESCRIPTION DRUG, AND DEPENDENT CARE EXPENSES. **SINCE PARTICIPATION IN TAX\$AVE MUST BE RENEWED ANNUALLY, YOU MUST ACT IF YOU WANT TO PARTICIPATE IN THE FLEXIBLE SPENDING ACCOUNTS.** SEE YOUR BENEFITS ADMINISTRATOR IF YOU HAVE QUESTIONS.

PP #22 (October 22). LAST CHANCE ANNOUNCEMENT

THERE ARE ONLY A FEW DAYS LEFT IN THE STATE HEALTH BENEFITS PROGRAM (SHBP) AND NEW JERSEY STATE EMPLOYEES TAX SAVINGS PROGRAM (TAX\$AVE) ANNUAL OPEN ENROLLMENT PERIOD. IF YOU HAVEN'T ALREADY DONE SO, PLEASE REVIEW THE LITERATURE THAT YOU RECEIVED ON THESE EMPLOYEE BENEFIT PROGRAMS. **IF YOU WISH TO CONTINUE YOUR TAX\$AVE FLEXIBLE SPENDING ACCOUNT PARTICIPATION NEXT YEAR – IN EITHER THE UNREIMBURSED MEDICAL EXPENSE SPENDING ACCOUNT OR THE DEPENDENT CARE SPENDING ACCOUNT – YOU MUST ACT SINCE THESE PROGRAMS DO NOT CONTINUE AUTOMATICALLY.** SEE YOUR BENEFITS ADMINISTRATOR IF YOU HAVE QUESTIONS.

Pay Period #23 (November 5). COMMUTER TAX\$AVE ANNOUNCEMENT

ALTHOUGH THE OPEN ENROLLMENT PERIOD FOR THE SHBP AND THE TAX\$AVE PROGRAM ENDED ON NOVEMBER 1ST, YOU CAN STILL ENROLL IN THE COMMUTER TAX\$AVE PROGRAM. IF YOU ARE A FULL-TIME EMPLOYEE AND USE MASS TRANSIT (TRAIN, BUS, OR VAN POOL) TO COMMUTE TO AND FROM WORK OR IF YOU PAY FOR PARKING AT WORK OR AT A MASS TRANSIT SITE, YOU CAN SAVE TAX DOLLARS ON YOUR COMMUTING EXPENSES. CALL 1-877-440-4407 OR VISIT WWW.MYCOMMUTERTAXSAVE.COM FOR INFORMATION ABOUT THIS VALUABLE PROGRAM.